

### **REMARKS**

Claims 18-24 are pending in the application.

Claims 18-24 are rejected under 35 U.S.C. 102(e) as being anticipated by Narita et al. (U.S. Patent No. 5,278,752).

Claims 18, 21-22 and 24 are amended, claims 19, 20 and 23 are cancelled without disclaimer or prejudice, and, thus, claim 18, 21-22 and 24 remain pending for reconsideration, which is respectfully requested.

No new matter has been added.

### **CLAIM REJECTION**

#### **Claimed Present Invention**

With reference to FIG. 1, and descriptions thereof, in the present Application, the claimed present invention is concerned with a Cashless Medium 1 housing a Memory Part 11 into which an electronic money amount can be recorded either newly or to revise a previously recorded electronic money amount.

When and if a user request an electronic money amount via, for example, an ATM Terminal Unit 2 after going through authentication, for example, receiving a secret number to determine correctness of the received secret number, the system of the claimed present invention progresses with following processes:

(1) The system comprises a Bank Center Device 3 that carries a Medium Balance Log File 324, which contains information concerned with the balances of individual accounts. The system, before revising the electronic money amount recorded into the Memory Part 11 of the Cashless Medium 1, operates in such a manner that the balance recorded in the Medium Balance Log File 324 with respect to the account of the user is reduced by the electronic amount the user has requested at the ATM terminal unit 2.

(2) The Bank Center Device 3 also carries a Non-Settled Fund File 322 that contains an electronic money amount statement representing **only** the sum of electronic money amounts attributable to users who have requested electronic money to be placed on their Cashless Medium 1 and without retaining associative relations between the electronic money amounts and respective users. The system is controlled to operate in such a manner that the electronic

money amount statement recorded in the Non-Settled Fund File 322 is increased by the electronic money amounts requested by users according to the above.

(3) And, further, the system is controlled to cause the ATM Terminal Unit 2 to revise, at last, the electronic money amount statement stored in the Memory Part 11 housed in the Cashless Medium 1 to increase the electronic money amount statement by the requested electronic money amount.

On an later occasion, when and if the user pays an amount of electronic money at a shop by inputting the electronic money amount to the system using a POS Terminal Device 4, the system is controlled in such a manner that it progresses with following operations:

(4) The POS Terminal Device 4 revises the electronic money amount statement stored in the Memory Part 11 of the Cashless Medium 1 so as to reduce the associated amount by the amount of the payment mentioned above.

(5) ***A settlement transaction is completed within the Bank Center Device 3, using the Non-Settled Fund File 322, for a money amount equivalent to that electronic money amount input using the POS Terminal Device 4.***

According to this series of processes, a user can complete a settlement transaction at the shop in a reliable manner without letting a bank know what the user has bought or without being requested to release at the shop any other information than the amount of purchase (i.e., hence identityless as in settlement using conventional cash), because the POS Terminal Device 4 at the shop neither receives nor records any information associated with an identity of the user and, further, the communications held between the POS Terminal Device 4 and the Bank Center Device 3 to complete the settlement transaction is progressed using the electronic money amount statement contained in the Non-Settled Fund File 322 that contains an electronic money amount statement representing ***only*** the sum of electronic money amounts of users but without retaining associative relations between the electronic amounts and respective users.

Accordingly, in view of the foregoing remarks, the independent claims 18, 20, 21, 22 and 23 are amended for clarity, as follows:

18. (CURRENTLY AMENDED) A method, comprising:  
transferring, via a computer terminal unit, to an electronic medium, **only electronic money information;**  
**transferring to a non-settled account at a settlement center an amount of electronic money transferred to the electronic medium;**  
**paying, via a point of sale (POS) computer terminal, a payment amount of electronic money from the electronic medium;**  
**and**  
**settling with the POS computer terminal by the settlement center from the non-settled account, an amount of money equivalent to the payment amount of electronic money, thereby replacing cash with an electronic medium storing only electronic money information, as information equivalent to cash, the cash equivalent information having characteristics of cash to accommodate identityless monetary transactions with two or more sellers using the cash equivalent information.**

Support for the claim amendments can be found, for example, in FIG. 1 and page 38, line 24 to page 45, line 8; page 45, lines 19-25; page 51, line 14 to page 57, line 10 of the present Application.

With respect to Narita, it describes executing a settlement only after a comparing an amount entered into a POS but it describes nothing explicitly about a process performed by an ATM Terminal Unit 2 or by a Bank Center Device 3. The claimed present invention is directed to a series of processes that include both the comparing process in Narita and processes performed by an ATM Terminal Unit 2 and a Bank Center Device 3, to accommodate replacing cash with an electronic medium storing information equivalent to cash for identityless monetary transactions with two or more sellers using the cash equivalent information.

Regarding the Office Action rejection rationale on page 3 that card having value for transaction but not identity association is generally known in various embodiments, such as a fair card, a store card, or a gift card, it is noted, as also noted in the previous Amendment, conventional information used as electronic money does not have characteristics of cash, because the information can only be used with a single seller corresponding to/recognizing the information. Conventional cashless transactions (i.e., using a train fare card or tokens or a

prepaid card or a gift card or a store card) are static (not dynamic) and limited to performing transaction with a single seller (entity), because these methods associate a ***seller's*** information with information as electronic money, thereby limiting transactions with the seller's specific information. In contrast to conventional systems and relied upon references, the claimed present invention provides, "***settling with the POS computer terminal by the settlement center from the non-settled account***, an amount of money equivalent to the payment amount of electronic money, thereby ***replacing cash with an electronic medium storing only electronic money information, as information equivalent to cash, the cash equivalent information having characteristics of cash*** to accommodate identityless monetary transactions ***with two or more sellers*** using the cash equivalent information" (independent claim 18, emphasis added).

Accordingly, the well known assertion is hereby traversed.


#### **CONCLUSION**

In view of the claim amendments and remarks, withdrawal of the rejection of pending claims and allowance of pending claims is respectfully requested.

If there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

Respectfully submitted,  
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